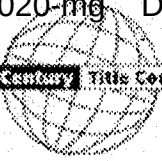


New Century Title Company



New Century Title Company

2105 South Bascom Ave Suite 135

Campbell, CA 95008

Phone: (800) 923-8923 ♦ Fax: (408) 626-6121

October 26, 2006

Escrow No: 72061025SE

Walter Olszewski
Bonita Olszewski
104 West Loma Alta Dr
Altadena, CA 91001

RE: 104 West Loma Alta Dr, Altadena, CA 91001

Dear Walter Olszewski and Bonita Olszewski,

The above referenced escrow closed on 10/27/2006. The following items are enclosed for your records.

- Proceeds wire in the amount of \$84358.44
- Closing Statement
- HUD Settlement Statement
-

It has been a pleasure handling this transaction for you. Please do not hesitate to contact our office if you have any questions regarding this matter.

Sincerely,



Stephanie Evans
Escrow Officer

**COPY**

MFC8186 (09/2006) / 047-119760-8

2105 South Bascom Ave, Suite 135, Campbell, CA 95008
(800) 923-8923

BUYERS/BORROWERS CLOSING STATEMENT

Final

Buyer/Borrower: Walter Olszewski
Bonita Olszewski

Escrow No: 72061025-169 SE
Close Date: 10/27/2006
Proration Date:
Date Prepared: 10/26/2006
Reference #1:
Reference #2:

**CERTIFIED TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL**

New Century Title Company

Property: 104 West Loma Alta Dr
Altadena, CA 91001

Description	Debit	Credit
NEW AND EXISTING ENCUMBRANCES:		
Refinance from Homecomings Financial, LLC		
Refinance from Homecomings Financial, LLC		576,000.00
NEW LOAN CHARGES:		36,000.00
Processing to Wall Street Mortgage		
Broker Origination to Wall Street Mortgage	995.00	
Lender Loan Charge to Homecomings Financial, LLC	11,520.00	
Broker Fee from HF to broker to Wall Street Mortgage	835.00	
Broker Fee from HF to broker to Wall Street Mortgage	(POC \$2,424.96)	
Prepaid Interest to Homecomings Financial, LLC	(POC \$540.00)	
@ \$108.493 per day From 10/26/06 To 11/01/06	650.96	
Yield Spread Premium to Wall Street Mortgage	(\$2,424.96)	
0.00 to Wall Street Mortgage	(\$540.00)	
ESCROW CHARGES		
Escrow Fee to New Century Title Company	250.00	
RECORDING FEES:		
Recording Fees to New Century Title Company	150.00	
ADDITIONAL CHARGES:		
Notary to ASAP Signing Services	150.00	
1st Installment 2006-2007 tax to Los Angeles Cnty Tax Collector	1,879.97	
PAYOFFS:		
Payoff to Varris Mortgage solutions		
\$440,953.35 Principal Balance	446,171.75	
\$5,012.58 Interest to 11-04-2006		
\$25.00 Demand		
\$119.42 Late Charges		
\$61.40 Recon		
Payoff to Chase Home Equity		
\$62,158.12 Principal Balance	63,465.88	
\$393.40 Interest From 10/03/2006 to 10/31/2006		
\$514.36 Interst till 10-3		
\$400.00 Pre Payment		
TITLE CHARGES:		
Lenders Policy to New Century Title Company	1,363.00	
Owners Policy to New Century Title Company	125.00	
Wire Fees to New Century Title Company	25.00	
Messenger / Fed Ex Fees to New Century Title Company	60.00	
Sub Totals	527,641.56	612,000.00
Refund Due Buyer/Borrower	84,358.44	
Totals	\$612,000.00	\$612,000.00

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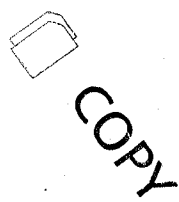
00. Total Sales/Broker's Commission:			
Based on Price \$			
Division of Commission (line 700) follows:			
701. \$		Paid from	Paid from
702. \$		Borrower's	Seller's
\$		Funds at	Funds at
		Settlement	Settlement
703. Commission paid at settlement			
704.			
00. Items Payable in Connection With Loan:			
801. Loan Origination Fee			
802. Loan Discount Fee			
803. Appraisal Fee			
804. Credit Report			
805. Lenders Inspection Fee			
806. Mortgage Insurance Application Fee			
807. Assumption Fee			
808. Processing to Wall Street Mortgage			
809. Broker Origination to Wall Street Mortgage		995.00	
810. Lender Loan Charge to Homecomings Financial, LLC		11,520.00	
811. **See attached for breakdown		835.00	
Yield Spread Premium to Wall Street Mortgage			
Yield Spread Premium to Wall Street Mortgage		(\$2,424.96)	
00. Items Required By Lender To Be Paid In Advance:		(\$540.00)	
901. Interest from 10/26/06 to 11/01/06 @\$108.493/day (6 days)			
902. Mortgage Insurance Premium		650.96	
903. Hazard Insurance Premium			
904.			
905.			
00. Reserves Deposited With Lender:			
1001. Hazard Insurance			
1002. Mortgage Insurance			
1003. City Property Taxes			
1004. County Property Taxes			
1005. Annual Assessments			
1006.			
1007.			
1008. AGGREGATE ADJUSTMENT months @\$			
00. Title Charges:			
1101. Settlement or closing fee to New Century Title Company		250.00	
1102. Abstract or title search			
1103. Title examination			
1104. Title insurance binder			
1105. Document preparation			
1106. Notary Fees			
1107. Attorney's Fees			
(includes above item numbers:)			
1108. Title Insurance			
(includes above item numbers:)			
1109. Lender's coverage \$ 576,000.00		1,363.00	
1110. Owner's coverage \$		125.00	
Lender's coverage \$ 36,000.00			
Lender's coverage \$			
1111.			
1112.			
1113. **See attached for breakdown		85.00	
00. Government Recording and Transfer Charges:			
1201. Recording Fees: Deed\$ Mortgage \$ 150.00 Release \$		150.00	
1202. City/County tax/stamps			
1203. State tax/stamps			
1204. City Transfer Tax			
1205. County Transfer Tax			
1206.			
1207.			
00. Additional Settlement Charges:			
1301. Survey to			
1302. Pest Inspection			
1303. Real Property Taxes			
1304. Home Warranty			
1305. HOA Transfer Fee			
1306. HOA Dues/Fees			
1307. **See attached for breakdown		2,029.97	
1400. Total Settlement Charges (Enter on line 103, Section J -and- line 502, Section K)		18,003.93	

BREAKDOWN OF NEW LOANS		
Description	Buyer Amount	Seller Amount
Homecomings Financial, LLC, 1650 Corporate Circle, Ste 100, Petaluma, CA 94954, Loan# 04	576,000.00	
Homecomings Financial, LLC, 1650 Corporate Circle, Ste 100, Petaluma, CA 94954, Loan# 04	36,000.00	
Total of New Loans.	612,000.00	

HUD 800 ITEMS PAYABLE IN CONNECTION WITH LOAN		
Description	Buyer Amount	Seller Amount
12. Broker Fee from HF to broker to Wall Street Mortgage (Buyer \$2,424.96 P.O.C.)		
13. Broker Fee from HF to broker to Wall Street Mortgage (Buyer \$540.00 P.O.C.)		
Total as shown on HUD Page 2 Line #811.	0.00	

HUD 1113 DETAILED BREAKDOWN OF TITLE CHARGES		
Description	Buyer Amount	Seller Amount
114. Wire Fees to New Century Title Company	25.00	
115. Messenger / Fed Ex Fees to New Century Title Company	60.00	
Total as shown on HUD Page 2 Line #1113.	85.00	

HUD 1307 DETAILED BREAKDOWN OF ADDITIONAL SETTLEMENT CHARGES		
Description	Buyer Amount	Seller Amount
308. Notary to ASAP Signing Services	150.00	
309. 1st Installment 2006-2007 taxes to Los Angeles Cnty Tax Collector	1,879.97	
Total as shown on HUD Page 2 Line #1307.	2,029.97	




Date: 10/09/2006

Date _____

Prepared By: WALL ST. MORTGAGE
560 S. WINCHESTER BLVD#500
SAN JOSE, CA 95128
408-838-5761
Date Prepared: 04/12/2006

☐ **REQUIRED DEPOSIT:** The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

 COPY

- CREDIT LIFE/CREDIT DISABILITY:** Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

INSURANCE: The following insurance is required to obtain credit:
☐ Credit life insurance ☐ Credit disability ☐ Property insurance ☐ Flood insurance
 You may obtain the insurance from:

☐ The goods or property being purchased

☐ Real property you already own.

LATE CHARGE: If a payment is more than _____ days late, you will be charged _____ % of the payment

PREPAYMENT: If you pay off early, you _____ days late, you will be charged _____.

☐ may ☐ will not have to pay a penalty.

☐ may ☐ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone _____

ASSUMPTION: Someone buying your property
☐ may ☐ may, subject to conditions ☐ may not assume the remainder of your loan on the original terms.
 See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties

☐ * means an estimate ☐ all dates and numerical disclosures except the late payment disclosures are estimates.

* NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE

_____ RECEIVES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Walter Olaszewski 9/29/2006
(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Lender) (Date)

Date: 10/09/2006

your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Date _____

2105 South Bascom Ave, Suite 135, Campbell, CA 95008
 (800) 923-8923

BUYERS/BORROWERS CLOSING STATEMENT
Estimated

Buyer/Borrower: **Walter Olszewski**
Bonita Olszewski

Escrow No: **72061025-169 SE**
 Close Date:
 Proration Date:
 Date Prepared: **10/20/2006**
 Reference #1:
 Reference #2:

Property: **104 West Loma Alta Dr**
Altadena, CA 91001

Description	Debit	Credit
NEW AND EXISTING ENCUMBRANCES:		
Refinance from Homecomings Financial Network		576,000.00
Refinance from Homecomings Financial Network		36,000.00
NEW LOAN CHARGES:		
Processing to Wall Street Mortgage	995.00	
Broker Origination to Wall Street Mortgage	11,520.00	
Lender Loan Charge to Homecomings Financial Network	835.00	
Prepaid Interest to Homecomings Financial Network	759.45	
@ \$108.493 per day From 10/25/06 To 11/01/06		
ESCROW CHARGES		
Escrow Fee to New Century Title Company	250.00	
RECORDING FEES:		
Recording Fees to New Century Title Company	150.00	
ADDITIONAL CHARGES:		
Notary to ASAP Signing Services	150.00	
1st Installment 2006-2007 tax to Los Angeles Cnty Tax Collector	1,879.97	
PAYOFFS:		
Payoff to Varris Mortgage solutions		
\$440,953.35 Principal Balance	446,171.75	
\$5,012.58 Interest to 11-04-2006		
\$25.00 Demand		
\$119.42 Late Charges		
\$61.40 Recon		
Payoff to Chase Home Equity		
\$62,158.12 Principal Balance	63,465.88	
\$393.40 Interest From 10/03/2006 to 10/31/2006		
\$514.36 Interst till 10-3		
\$400.00 Pre Payment		
TITLE CHARGES:		
Lenders Policy to New Century Title Company	1,363.00	
Owners Policy to New Century Title Company	125.00	
Wire Fees to New Century Title Company	25.00	
Messenger / Fed Ex Fees to New Century Title Company	60.00	
Sub Totals	527,750.05	612,000.00
Refund Due Buyer/Borrower	84,249.95	
Totals	\$612,000.00	\$612,000.00

COPY

Walter Olszewski
 Bonita Olszewski

Borrower:
 WALTER OLSZEWSKI
 104 W LOMA ALTA DRIVE
 ALTADENA, CA 91001

Creditor:
 HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS
 FINANCIAL NETWORK, INC.)
 P.O. BOX 808024
 PETALUMA, CA 94975-8024

Loan Number: 047-119760-8

Date: 10/18/2006

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
6.9224%	\$884,451.25	\$572,973.15	\$1,457,424.40

Your payment schedule will be:

No. of Pmts.	Amount of Pmts.	Monthly Pmts. Begin	No. of Pmts.	Amount of Pmts.	Monthly Pmts. Begin	No. of Pmts.	Amount of Pmts.	Monthly Pmts. Begin
120	3300.00	01/01/2007						
239	4422.61	01/01/2017						
1	4420.61	12/01/2036						

copy

INSURANCE: The following insurance is required to obtain credit:
 * You may obtain the insurance from anyone that is acceptable to creditor.
 * Property

SECURITY: You are giving a security interest in real property you already own.
 Property Address: 104 W LOMA ALTA DRIVE, ALTADENA, CA 91001

LATE CHARGE: If a payment is more than 15 days late, you will be charged 5 % of the
 overdue payment of principal and interest.

REPAYMENT: If you pay off your loan early,
 * You will not be entitled to a refund of part of the finance charge.
 * You will not have to pay a penalty.

ASSUMPTION: Someone buying your property cannot assume the remainder of your loan on the
 original terms.

All dates and numerical disclosures except the late payment disclosures are estimates.

See your contract documents for any additional information about nonpayment, default, any
 required repayment in full before the scheduled date, and prepayment refunds and penalties.

WALTER OLSZEWSKI
 Date

Borrower:

WALTER OLSZEWSKI
104 W LOMA ALTA DRIVE
ALTADENA, CA 91001

Creditor:

HOMECOMINGS FINANCIAL, LLC (F/K/A HOMECOMINGS
FINANCIAL NETWORK, INC.)
P.O. BOX 808024
PETALUMA, CA 94975-8024

Loan Number: 047-119760-8

Date: 10/18/2006

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates - the actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

LOAN AMOUNT: \$ 576000.00

ITEMIZATION OF PREPAID FINANCE CHARGES:

809	Broker Fee from HF to Broker to Mortgage Broker	
	0.421% (P.O.C.) \$2424.96 pd by Lender	
810	LENDER LOAN CHARGE TO HPN	
811	BROKER PROCESSING FEE	835.00
901	Prepaid Interest for (11/01/2006 - 12/01/2006)	995.00
1101	Settlement or Closing Fee to CLOSING AGENT FEE	946.85
		250.00

TOTAL PREPAID FINANCE CHARGE

\$ 3026.85

AMOUNT FINANCED

\$ 572973.15

OTHER SETTLEMENT CHARGES:

AMOUNTS PAID TO OTHERS ON YOUR BEHALF BY CREDITOR -

1106	Notary Fee to NOTARY FEE	
1108	Title Insurance to TITLE	100.00
1201	Recording Fee	1680.00
		75.00

TOTAL OTHER SETTLEMENT CHARGES

\$ 1855.00

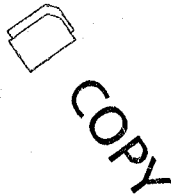
LOAN PROCEEDS

\$ 571118.15

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974 as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property.

We will require (a) particular provider(s) from a list that we control or approve. The specific provider(s) and the actual cost(s) will be disclosed to you at settlement.

I (We) hereby acknowledge that I (we) have received a completed copy of the HUD Special Information Booklet "Settlement Cost", unless the loan being applied for is for refinancing the property. If for any reason the loan I (we) have applied for does not close, and if permitted by applicable law, I (we) agree to reimburse the lender for any and all costs incurred to process my (our) application including but not limited to appraisal, survey and title insurance.

COPY

WALTER OLSZEWSKI

Date

Home Phone Number: 626-399-7776
Borrower 1 Work Phone Number: Not on File, Please Provide
Mailing Address: 104 W Loma Alta Dr, Altadena CA 91001-3933

Our customer service center can respond more quickly and accurately to any questions or concerns you encounter during the life of your loan, if we have your correct contact information. If any of this information needs to be updated, please use the form on the back of the coupon or log on to www.homecomings.com. We appreciate your assistance!

+ 0126422 000122574 09HWCA 0932798 P258

Pay online: www.homecomings.com



SX0268-00A

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT
PLEASE INCLUDE LOAN NUMBER ON YOUR CHECK

Homecomings Financial
P.O. Box 650515
Dallas, TX 75265-0515

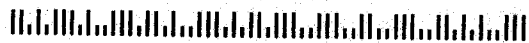
If sending more than total amount due, please
show how it should be applied and the total
amount enclosed.

Total Amount Due \$ _____
+Additional Principal \$ _____
+Additional Escrow \$ _____
+Future or Partial Payment(s) \$ _____
=Total Amount Enclosed \$ _____

Pay online: www.homecomings.com

Loan Number: 0471197608
Payment Due: 1st of the month

Total Amount Due \$3,300.00
Late fee assessed after the 16th



Homecomings Financial
P.O. Box 650515
Dallas, TX 75265-0515



COPY

0471197608

00019800 00330000

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT
PLEASE INCLUDE LOAN NUMBER ON YOUR CHECK

Homecomings Financial
P.O. Box 650515
Dallas, TX 75265-0515

Check here and complete
form on reverse side if
your address or other
information has changed.

If sending more than total amount due, please
show how it should be applied and the total
amount enclosed.

Total Amount Due \$ _____
+Additional Principal \$ _____
+Additional Escrow \$ _____
+Future or Partial Payment(s) \$ _____
=Total Amount Enclosed \$ _____

Pay online: www.homecomings.com

Loan Number: 0471197608
Payment Due: 1st of the month

Total Amount Due \$3,300.00
Late fee assessed after the 16th



Homecomings Financial
P.O. Box 650515
Dallas, TX 75265-0515



0471197608

00019800 00330000